(e) if not, what is the institutions-wise/bank-wise position of remaining portion of such loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) Reserve Bank of India (RBI) has reported that financial institutions extend term loans to private and public sector companies as well as subscribe to the equity of such companies in the primary market. Banks also provide loans to private and public sector companies and invest in equity of such companies subject to RBI guidelines. The investment institutions like the Life Insurance Corporation of India and the Unit Trust of India, however, subscribe to the shares of such companies in the primary as well as secondary market. The investment decision of the banks/institutions is based on their commercial considerations.

(d) to (e) In accordance with the practices and usages customary amongst banks and in conformity with provisions of statutes governing public sector banks and financial institutions as also the provisions of Public Financial Institutions (Obligations as to Fidelity and Secrecy) Act, 1983, the information relating to individual constitutents cannot be divulged.

ग्रामीण बैंकों का कार्यकरण

159. **श्री अजीत जोगी:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) मध्य प्रदेश के ग्रामीण क्षेत्रों में कितने ग्रामीण बैंक कार्य कर रहे हैं और प्रत्येक ग्रामीण बैंक की कुल जमा राशि और कार्यशील पूंजी कितनी-कितनी है;

(ख) गत तीन वर्षों के दौरान इन बैंकों से कितने ग्राहक लाभान्वित हुए हैं; और

(ग) उक्त अवधि के दौरान इन बैंकों द्वारा अलग-अलग कितनी-कितनी धनराशि ऋण के रूप में वितरित की गई और कितनी राशि वसूल की गई?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति): (क) संभवतः माननीय संसद सदस्य का आशय क्षेत्रीय ग्रामीण बैंकों से है। मध्य प्रदेश राज्य में 24 क्षेत्रीय ग्रामीण बैंक कार्य कर रहे हैं जिनकी 1607 शाखाओं का नेट-वर्क है। प्रत्येक क्षेत्रीय ग्रामीण बैंक की कुल जमाराशि और कार्यशील निधि से संबंधित सूचना एकत्र की जा रही है और सभा पटल पर रख दी जाएगी।

(ख) और (ग) वर्ष 1991-92, 1992-93 और 1993-94 के दौरान इन क्षेत्रीय ग्रामीण बैंकों के ऋण खातों की संख्या और इनके द्वारा दी गई ऋण राशि तथा वसूल की गई ऋण राशि नीचे दी गई है:—

(लाख रुपए)

विवरण	1991-92	1992-93	1993-94
दिए गए ऋण			
(i) खातों की संख्या	99056	70909	69260
(ii) राशि	4660	3589	4495
वसूली	4415	4623	5281

Bogus Policies of LIC

160. DR. MURLI MANOHAR JOSHI:
SHRI TRILOKI NATH CHATURVEDI:
PROF. VIJAY KUMAR MALHOTRA:

Will the Minister of FINANCE be pleased to state:

(a) whether Government have seen Press Report published in Indian Express of 23rd June, 1995 under the caption "Bogus policies cost LIC Rs. 500 crores annually";

(b) if so, the number of bogus policies together with the amount during the last three years, year-wise and the names of the zones/districts with large number of bogus policies;

(c) the number of policies sold/lapsed during the period and the total loss incurred by LIC; and

(d) the steps taken to check policy frauds and the number of persons against whom action has been taken?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) and (b) Yes, Sir. LIC have reported that the CBI is inquiring into some alleged irregularities in Dholpur, Bhiwadi and Jaipur branches under their Jaipur Division and has searched some branch offices as well as residences of some LIC officials and seized some records.

(c) The data, as furnished by LIC, are given below:—

Year	Total Number of policies sold	Total No. of policies lapsed.
91-92	92,38,264	24,12,307
92-93	99,57,848	26,91,475
93-94	107,25,633	31,63,584

LIC has further informed that the first year expense in Life Insurance pertains to compensation payable to the marketing persons, incidental expenses relating to processing of proposal papers, underwriting, issuance of policies etc. Allocation of expenses to lapsed policies along is not possible.

(d) LIC has informed that it has been issuing instructions from time to time for proper and timely accounting of the New Business. It has also a system of annual Inspection and Audit during the closing of the books for the year and wherever cases of fraud are identified suitable action is initiated against the persons involved. During 93-94 action has been initiated by LIC against five employees.

Enron Project

161. SHRI G.G. SWELL:
SHRI CHIMANBHAI MEHTA:

Will the Minister of POWER be pleased to state:

(a) whether Government's has been drawn to the news-item published in 'Indian Express' on 29.6.1995 under the caption "Sena-BJP Government may sue Enron in US"; and

(b) if so, what is the reaction of Government thereon?

THE MINISTER OF STATE IN THE MINISTRY OF POWER (SHRIMATI URMILA CHIMANBHAI PATEL): (a) Yes, Sir.

(b) Not withstanding the newspaper article, the Government does not have any information about the intention of the Government of Maharashtra, if any, to file a case against Enron in the US Courts under the Foreign Corrupt Practices Act.

विश्व की प्रसारण संस्थाओं के साथ समझौते हेतु प्रस्ताव

162. श्री राम जेठमलानी:
श्रीमती सुषमा स्वराज:

क्या **सूचना और प्रसारण** मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सी॰एन॰एन॰ के साथ दूरदर्शन के समझौते से भारतीय दर्शकों को अतिरिक्त लाभ होगा;

(ख) यदि हां, तो तत्संबंधी ब्यौरा क्या है और इस समझौते को करने के क्या कारण हैं तथा क्या सरकार इन्हीं निबंधन और शर्तों पर विश्व की अन्य प्रसारण संस्थाओं के साथ भी इसी प्रकार के समझौते करने पर विचार कर रही है; और

(ग) यदि नहीं, तो इसके क्या कारण हैं?

सूचना और प्रसारण मंत्रालय के राज्य मंत्री (श्री के॰ पी॰ सिंह देव): (क) कथित समझौता जिससे दूरदर्शन मंच के सुदृढ़ होने की आशा है, 24 घंटे के एक समाचार चैनल की उपलब्धता के जरिए दर्शकों को लाभान्वित करेगा। वर्तमान में इस प्रकार का कोई अन्य प्रस्ताव सरकार के विचाराधीन नहीं है।